

**AARP Maryland and Montgomery County  
Consumer Protection Symposium:  
Identifying and Preventing Consumer Scams in the Hispanic  
Community**

For  
**Maryland Hispanic Leaders**

**October 28, 2004**

**8:30 am-4:30 pm**

**National 4H Conference Center**

**7100 Connecticut Avenue**

**Chevy Chase, MD 20815**

**Agenda**

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| 8:00 –8:30 | <b>Coffee, breakfast, networking</b>   |
| 8:30-8:40  | <b>Welcome</b><br><i>Honorable Doug Duncan, County Executive Montgomery County</i>   |
| 8:40- 8:50 | <b>Background</b><br><i>Tom Perez, Montgomery County Council Member</i>  |
| 8:50-9:00  | <b>Charge for the Day</b><br><i>Elizabeth Davison, Director Montgomery County Office of<br/>Housing and Community Affairs</i>  |
| 9:00-10:15 | <b>Panel – Law enforcement Initiatives: National and Local Action</b><br><i>Laura Koss, Esq. Federal Trade Commission (FTC)</i><br><i>Eric Friedman, Director Montgomery County Office of<br/>Consumer Affairs</i><br><i>Bob Northrop, US Postal inspector</i> <ul style="list-style-type: none"><li>• FTC's Hispanic Initiative<ul style="list-style-type: none"><li>▪ Kinds of action and why</li><li>▪ Results of FTC's Hispanic Forum</li><li>▪ Generic announcement of current cases<ul style="list-style-type: none"><li>• Work at home</li><li>• Weight loss</li><li>• Advance fee loans</li><li>• Phony credit cards</li></ul></li></ul></li><li>• Hispanic cases filed with Montgomery County<ul style="list-style-type: none"><li>▪ Pots and pan scams</li><li>▪ Phony credit counseling</li><li>▪ Predatory lending</li></ul></li></ul> |

- “Dialing for Dollars” telemarketing investment fraud

10:15-10:30      **Break**

10:30-11:30      **Identity Theft and Credit Counseling**

*Andres Castillo, AARP Consumer Affairs Consultant*

*Phyllis Westhall, Consumer Credit Counseling Service*

- ID Theft: How it happens; How to protect yourself
- Credit counseling: “Not for Profit” is not always safe

11:30-12:30      **Lunch at the National 4 H Café**

12:45-1:00      **Emerging State-Wide Consumer Fraud Issues**

*Honorable Joseph E. Curran, Maryland Attorney General*

1:00-2:30      **Panel-Educating Hispanic Consumers: the Message and the Challenge**

*Rosario Mendez or Alvaro Puig, FTC*

*Joseph Malouf, Esq.*

*John Creel, Montgomery County Consumer Affairs*

*Jennifer Leach, AARP Consumer Affairs Consultant*

- FTC’s experience in developing educational consumer based campaigns based campaigns
- Home Improvement fraud
- New and used car sales and repairs
- What problems private attorneys hear about

2:30-2:45      **Break**

2:45-4:15      **Panel-The Influence and Role of the Spanish Speaking Media**

*Alberto Avendano-El Tiempo Latino*

*Alejandro Carrasco-Radio America*

*Myriam Torrico, Montgomery County Department of Housing and Community Affairs*

- How to recognize deceptive advertisements
- How the media can help expose problems
- Media’s interaction with the Hispanic Community

4:15-4:30      **Wrap up; Evaluation; Next Steps**